

## **II. Executive Summary.**

The following section summarizes some of the more important elements of the Plan.

### **Community Profile.**

In 1990, the City's population was 354,202. Population is now projected by the State Department of Finance as 415,381. Not only is the City growing quickly but its new residents come from a substantial number of cultural and linguistically varied backgrounds. Language barriers and cultural differences have made it extremely difficult for many to find jobs and obtain the income necessary to find and maintain adequate housing. Low income is the number one reason given for refusing home loans or rental opportunities. An extremely high unemployment rate (13.6% in January 2000) compounds barriers to finding employment and obtaining decent housing.

In 1994, 49,917, or 41% of all households were considered low- and very low-income, and 37,742 needed housing assistance. Because new immigrant households are often large (five or more persons), the number of overcrowded units (more than 1.01 people per room) increased from 6% of all units in 1980 to more than 13% in 1990.

The Caucasian population, a majority in the 1980 population, became a minority in 1990 at 49%. Sixty-one percent of all households are Caucasian and 34% of those households are low- or very low-income (0-80% of the median family income of \$37,600 in 2000). Eight percent are African American households and 63% of those households are low- or very low-income. Twenty-three percent of all households are Hispanic and 56% of those households are low- or very low-income. One percent of all households are Native American and 54% of those households are low- or very low-income. Eight percent of all households are Asian American or Pacific Islander and 67% of those households are low- or very low-income. (1990)

Twenty-seven percent of all homeowners have a cost burden exceeding 30% of their income and 11.1% face a cost burden exceeding 50% of their income. Low-income households, 51% to 80% of MFI, represent a total of 20,089 households. A total of 61% of these households experience a housing cost burden. The percentage of households paying more than 30% of income for housing is 48% and the percentage paying more than 50% of income is 9%. Fifty-eight percent of all renters (52,500 households) pay more than 30% of their income for housing, and 38.8% of rental households have a cost burden exceeding 50% of their income.

---

**Housing Supply and Market Conditions.**

As part of the current General Plan update process, City staff reviewed land supply factors and recommended that an ample supply of land be designated for residential uses throughout the City. There is also a substantial amount of vacant or underdeveloped residential zoned land available in CDBG eligible (target) areas where the cost of building and buying housing is often lower. Unfortunately, property values are often so low that the cost of constructing a new unit of affordable housing in targeted neighborhoods sometimes exceeds the resale value. Without added subsidies from the public sector, nonprofit and private sector entities may be unable to invest in affordable housing projects.

There is a need to continue to facilitate development of affordable housing development by providing incentives to encourage infill development in areas which already have infrastructure and access to public transit. The City also needs to continue to promote density bonus programs designed to reward property owners for providing affordable housing for seniors, persons with disabilities and other low-income groups.

Housing in the \$75,000-\$95,000 range is available in many areas. Less expensive housing (\$45,000-\$75,000) is available in lower income target areas. The lowest prices for new homes in new growth areas are \$90,000 in south central, \$100,000 in the northwest, and \$120,000 in northeast Fresno.

In 1990, the median (50% above, 50% below) value house was more affordable than in 1980. In 2000, the Consumer Credit Counseling Service of Central Valley, Inc. (CCS) calculated that a family of four with an income of 60% of MFI (\$22,560) may be able to afford a monthly mortgage payment of \$477-514 which equates to an affordable mortgage of \$65-70,000 (30-year, 8% fixed interest rate). The 1999 average rent for a three bedroom/2 bath apartment was \$619. In 2000, HUD set the fair market rent for a three-bedroom apartment at \$695.

It is estimated that approximately 2,655 housing units are needed for very low-income (0-50% of MFI), 1,810 for other low-income (51-80% of MFI), 2,340 for moderate income (80-120% of MFI), and 4,286 above moderate income households, and more than 1,000 units of permanent supportive housing. Most older housing is inaccessible to persons with disabilities. Most new housing is not constructed with accessibility features unless legally required. There is a need to eliminate steps, widen doorways, and remodel bathrooms in as many structures as feasible to provide accessibility for residents and guests.

Lack of sufficient multiple family rental housing for large families was reported in the CSUF 1999 Housing Study. Of the more than 22,000 multiple family units surveyed, only

1,397 (6.3%) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 18.6% of the rental population. Because of generally larger family sizes, Hispanic and Asian American households have the greatest need for large housing units.

Housing vacancies in 1990 represented a total of 7,597 housing units. Seventy-eight percent of the units were rentals; 22% were for sale. In 1999, apartment vacancies averaged 5.8%. In areas south of Shaw, vacancy rates exceeded 12%. However, the general trend is toward lower vacancy rates and a related increase in demand for rental units. This trend could lead to increases in the average rent paid.

Between 1980 and 1990, the City added 40,655 or 45.8% of a total housing stock of 129,404 housing units. In 1990, multiple family housing units represent 32.8% of the housing stock. More than 44% of the total housing stock was renter-occupied. By 1999, the number of single family units had increased to 94,340 (63%); and multiple family to 55,819 (37%) indicating a trend toward higher ratios of multiple family housing. More than 10,860 units are in substandard condition (need major repairs or demolition) indicating a major need for rehabilitation.

Portions of older central city neighborhoods, where housing is more affordable and low-income residents are concentrated, often have not been well-maintained. Older stock has generally not attracted or kept households with the economic means necessary to maintain or upgrade homes. These neighborhoods are often deteriorating. The sidewalks are often old and cracked, curbs and gutters may be absent and the streets may not have been properly maintained. Frequently, streets and sidewalks do not meet the Americans With Disabilities Act's (ADA) accessibility requirements. Related deterioration of employment and economic activity is a major cause of higher unemployment rates. In these areas, limited shops and retail resources, coupled with distant employment locations, increase the expense and time related to meeting basic needs.

There are more than of 1,000 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there are a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. Most senior housing is in the very low or very high price ranges. There is a need for more lower and mid priced housing for seniors. There is an overall need for housing and housing services to support independent living for the elderly and persons with disabilities.

### **Housing and Community Development Needs.**

Housing needs include a housing supply in a range of prices that match community

---

income levels, preferences and special characteristics as well as housing support services and fair housing issues. Community Development needs include those items, in addition to housing supply, that support a healthy community and satisfactory quality of life. These include public utilities, paved and maintained streets, sidewalks, drainage and flood control facilities, parks, community centers, senior and youth centers, historic, cultural and aesthetic amenities, accessibility features, the status of a business climate, public health and safety, employment, and nuisance abatement.

### **Affordable Housing Needs.**

Income, housing supply and the type and quality of support services affect the ability of individuals and families to secure and maintain safe and decent housing. A high unemployment rate, a substantial number of neighborhoods in need of revitalization and a severe under supply of safe, decent and affordable housing cause Fresno to project that it needs more than \$1.3 billion to address its affordable housing needs over the next five years.

There is a substantial need for more affordable housing of all types including large units, accessible and visitable units, permanent supportive and transitional housing for the elderly, persons with disabilities and youth, and emergency shelter. There is a need to continue to expand housing alternatives (shared, on-site support, multi generational, cooperative, in-home supportive) for low-income households, the elderly and persons with disabilities.

Too many low-income households are unable to afford safe, adequate and decent housing. These households need improved employment opportunities, first time home buyers assistance, and self help programs. They need help reducing costs for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in a 51 to 80% low-income group with a housing cost burden greater than 30% of their income. Some households, including some dependent on Social Security, are unable to qualify for voucher assistance, and unable to pay market rents. There is a need to fill this gap.

There is a need to take advantage of existing affordable housing opportunities by keeping individuals in affordable housing rather than in more costly institutions or convalescent homes. Families need to be kept intact rather than in multiple dwellings. To this end, more in-home medical, adult day care, mental health, marriage, family, drug and financial counseling services need to be provided. More adult (elderly, persons with other disabilities) and child day care facilities are needed.

### **Homeless Needs.**

The term “homeless” refers to a status in which a person does not possess a stable residence. In this Plan, this status is further subdivided into the “already homeless” and “those threatened with homelessness.” The Continuum of Care Collaborative recently completed an assessment of homeless needs and service providers. The results of that assessment have been incorporated into this Plan as Table 7.

The City is already aware that the needs of homeless and those threatened with homelessness are substantial. For example, in 2000 approximately 12,090 families are on the waiting list for Section 8 subsidized housing and 10% of those families are classified as emergency situations. Emergency housing shelters, with a total of 500 beds, could provide temporary shelter for only about 15% of those that required emergency housing. It was estimated in the 1996 Analysis of Impediments to Fair Housing (AI) that 100-200 families requiring temporary shelter were turned away each month.

A 1996 study indicated that as many as 46% of the nation’s homeless population are substance abusers. The same study reported that 17 to 23% of the homeless need psychiatric inpatient care. The rate of mental illness for the homeless is 3-4 times higher than the 6.2% rate for all populations in the state.

Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk of homelessness include those leaving institutions (mental hospitals, jails, etc.), victims of domestic violence, people doubled-up in unstable conditions, the elderly who lose a spouse and the spouse’s income, households with incomes of less than 30% of MFI and high housing expenses, farm workers, households discovering lead safety problems, and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter and maintaining a home. These persons need help developing life and job skills, obtaining personal and consumer counseling support, finding required legal documents, such as birth, social security and marriage records, and landlord mediation assistance. There is a need for education regarding rights and responsibilities so that they are not legally or illegally evicted or discriminated against.

There is a substantial need for affordable permanent and transitional supportive housing units for the elderly, persons with disabilities, victims of domestic violence, runaway youth, and persons with AIDS or experiencing HIV complications.

The City does not provide homeless services directly. It relies upon, and, in some cases, partially funds local homeless service providers. In Program Year 2000, the City granted

---

ESG funding to organizations that work to provide a safety net for the area's homeless. Specific organizations are recommended for funding, each year, based on input from the Continuum of Care and an evaluation of programs offered.

**Public and Assisted Housing.**

Housing Authorities of the City and County of Fresno (Housing Authority). The City does not provide public housing. This service is provided by the Housing Authority. The Housing Authority adopted an Annual/ Five Year (Consolidated) Plan. The City certified that the Housing Authority's Plan is consistent with the City's Plan (See Appendix D).

The Housing Authority owns 19 multifamily housing complexes with 1,116 units. One hundred sixty nine (169) have one bedroom, 511 have two bedrooms, 308 have three bedrooms, 109 have four bedrooms, and 19 have five bedrooms. The Authority also owns 108 single family homes scattered throughout the City. The Housing Authority's Emergency Housing Program includes operation of the Plaza Apartments, an accessible apartment complex used to provide housing and supportive services to the homeless.

The Housing Authority owns, manages and maintains a 40-unit farm labor housing complex on the western edge of the City. The Housing Authority manages 50 multifamily units financed by California Housing Finance Agency and subsidized by the Section 8 New Construction program.

Within the City, the Fresno Housing Authority provides Section 8 rent subsidies to 7,596 families. The Housing Authority administers Certificate, Voucher, Over Fair Market Tenancy, Beyond Housing, and Family Unification programs. The Housing Authority has a waiting list of more than 12,090 families who need Section 8 voucher assistance. The Housing Authority received 1,400 additional vouchers in 2000 to be used to support Welfare to Work programs.

The Housing Authority provides home ownership opportunities with four programs that assist low income first time home buyers. The Housing Authority operates several programs designed to involve clients in decisions affecting their housing. The Housing Authority also provides programs for clients and other City residents that assist them with finding and qualifying for employment and housing. These include budget and life skills, mediation, homeowner and tenant's rights and responsibilities, family unification, youth mentoring, job skills and other counseling and education services.

There is a need to continue to coordinate programs with the County Human Services Agency, the City, school districts, other agencies and nonprofits. There is a need for more housing assistance vouchers, and affordable public housing projects.

Other Assisted Housing. In 1995, there were approximately 13,040 housing units in the City which have been assisted through various governmental programs other than those operated by the Housing Authority and Section 8 subsidized housing. There is a need to continue to monitor subsidized housing and work to replace any affordable units that are lost.

### **Obstacles and Barriers to Affordable Housing.**

It is not enough to identify affordable housing needs. There is a need to identify and address social, economic and other obstacles that may keep the City and the community from meeting those needs. One of the major barriers to housing programs is the lack of affordable housing proposals from qualified private and nonprofit builders. More nonprofit and private builders need to be recruited and provided with incentives, financing and technical assistance.

In addition, affordable lots are often located in neighborhoods plagued by blight and inadequate infrastructure. Construction projects in these areas may produce low or no return on investments and require substantial housing subsidies. There is also a significant amount of severely distressed housing, including public housing, that is in urgent need of revitalization.

To overcome these barriers, there is a need to support private and nonprofit builders. There is a need to continue to identify and remove disincentives to housing construction, rehabilitation and improvements and replace them with incentives. There is a need to work with local, state and federal government to continue to improve federal, state and local tax policies affecting land and property, land use controls, zoning ordinances, building codes, code enforcement, fees, growth limits and plans, and other policies that affect the return on residential investment. For example the permitting and financing processes for affordable housing and revitalization projects need to be simplified.

The City has a program to continue to improve and streamline its development and housing programs and processes. There is a need to continue to work to assist affordable housing builders and low income home owners, including those with disabilities, with understanding, acquiring and funding building permits for new construction, rehabilitation or accessibility upgrade projects.

### **Fair Housing.**

Fair housing means that all people regardless of race, color, religion, gender, disability, familial status, sexual orientation, source of income, or national origin have equal access to housing opportunities, and are protected from hate crimes (Ralph and Banes Acts). The

City, through its policies, programs and practices, supports and promotes this objective and has certified that it will affirmatively further fair housing as a condition of receiving federal funds.

In the City, nonprofit organizations have assumed a significant role as public service providers and advocates for the needy, persons with disabilities, elderly, low-income, minority, homeless and other target groups. They need continued financial and technical support. The City also needs to continue to promote public and private commitment to fair housing and affordable housing.

The City currently utilizes the services of the Fair Housing Council (FHC) to monitor and investigate housing complaints. Data provided by the State of California Department of Fair Employment and Housing (DFEH) is also used. The City and its partners are continuing efforts to implement education and enforcement programs intended to eliminate covert and overt housing discrimination. This includes documentation, investigation and monitoring of registered complaints of housing discrimination including the implementation of programs for recognizing, monitoring and deterring discrimination even in its subtlest forms.

There is a continuing need to prevent property owners from creating substandard housing conditions or engaging in illegal rental practices especially those that affect immigrants. Immigrants are often afraid to exercise the rights that they have or don't understand their rights and responsibilities. There is a need to continue to reach out to more persons, including, the homeless, migrant farm workers, persons with disabilities, non English-speaking households, minorities and others, and educate them regarding their housing rights and responsibilities. They need to become aware of, and be able to access, available support and education programs. Service providers have established service programs but the network needed to identify and coordinate service delivery is inadequate.

### **Lead-Based Paint.**

Lead-based paint in or on the exterior of homes and accessory buildings creates a potential health threat especially when painted surfaces are disturbed or deteriorating.

Flaking paint is especially hazardous to toddlers who may ingest or chew on the flakes or flaking/disturbed areas. High levels of lead in the bloodstream cause significant adverse and irreversible health impacts. These include loss of long term memory, lower IQ, reading and other learning disabilities, decreased attention spans, hyperactivity and aggressive or overly passive behaviors.

Potentially, 72,000 (55%) of all residential units in the City may have lead-based paint with an estimated 11,650 children age five and under occupying units constructed before



1950. Approximately, 3,506 children in Fresno County are estimated to have elevated lead levels. Health studies have indicated that most children with high levels of lead in their blood are new residents; 88% are Hispanic. The latter fact points to the possibility that many lead related problems may be caused by cultural practices (lead in cosmetics, pottery, household and food products) rather than by lead-based paints. These problems could be resolved through education programs.

The County Human Services System is charged with assisting City residents who discover lead-based paint problems with the identification of appropriate remediation strategies. That Department is pursuing an aggressive program to remediate identified problems.

There is a need to provide lead poisoning prevention and abatement education programs for apartment owners and managers, the Hispanic community, and others through management, parenting, literacy and English as a Second Language classes. The Fresno Rental Housing Association needs to continue to work to educate property owners and property managers regarding lead poisoning and abatement issues, laws and regulations.

The City inspects housing units for lead-based paint, asbestos and other safety hazards consistent with state law and City building ordinances. If a problem is identified, the City can work with the household or property owner to remediate the problem. The City needs to continue to work with the Fresno County Human Services System and the Housing Authority to develop a method to ensure that dwellings known to present unsafe lead conditions (flaking paint, disturbed surfaces, contaminated soils) for children cannot be occupied by children until the problem is abated.

### **Community Development Needs.**

Older neighborhoods with the greatest amount of affordable housing stock also contain the greatest number of nuisance violations, blighted sections, abandoned businesses and substandard housing. There is often inadequate infrastructure (sidewalks, streets, sewer, drainage, parks, accessibility features, and other physical facilities). These problems act as deterrents to reinvestment by the private sector and produce a need for subsidies from the public sector. Outdated land use plans, expensive or inefficient development processes, zoning ordinances that discourage housing innovation and affordable housing construction, and inflexible building codes can undermine the City's HCD programs.

The City has initiated a comprehensive, multi year program to revitalize neighborhoods through infrastructure improvements, code enforcement and community sanitation, crime prevention, continual improvement of land use plans and zoning ordinances, and streamlining development processes. Proper implementation of fire, water and other regulations ensures that housing is safe and liveable over the long term. However, the

---

City must be committed to continuing efforts to implement codes, including state and federal regulations, in a manner that also furthers affordable housing objectives.

Many community development conditions and challenges stem from the fact that there are a substantial number of neighborhoods in need of revitalization. There is a need to provide more public facilities and infrastructure improvements in devitalized or blighted areas where low-income and minority households are often concentrated. Parks need to be provided and improved including the removal of architectural barriers to persons with disabilities. There is a need for more bus service during currently unserved times, more frequent service, and more convenient service in order to help people get to work, school and day care facilities. Neighborhood commercial (drugstores, markets as examples) and other small businesses in the downtown area and older neighborhoods are needed.

Poverty is especially prevalent in target areas because of devitalized businesses, lack of nearby employment, and insufficient public transportation. The focus of private sector driven housing and business development is on outlying geographical areas that are largely inaccessible to low income households because of housing costs or an inadequate transportation network. Unemployment still exceeds 13%. There is a need for more incentive programs, economic development and redevelopment projects and programs that attract jobs to areas where affordable housing is located.

The latter includes the attraction of more and more diverse industry and commerce. Economic and employment opportunities must provide many more jobs that (1) provide steady employment, (2) pay high enough wages to enable workers to secure and maintain safe, decent and affordable housing, (3) provide on the job training, or (4) provide career opportunities for diligent workers. The City must continue to support coordination of economic and employment development programs with the County Human Services System (CALWORKS, Welfare to Work and other employment programs), local secondary school, community college and university employment training programs, and other programs to ensure that job training prepares unemployed residents for the types of jobs that will be created. In addition, life skills, literacy and related education programs must be provided so that currently unemployable persons can find and maintain employment.

The three agencies (City, Housing Authority, Redevelopment Agency) that are best suited to provide housing and housing assistance need to continue to work to develop an integrated, non parochial method for integrating plans and programs. They need to continue to work toward more effective leveraging, integrating or pooling of funds. They could, for example, combine resources to redevelop underdeveloped areas in the inner city into neighborhood centers offering employment opportunities, mixed residential and neighborhood commercial uses within structures, and mixed price residential projects.

During Plan working sessions, several groups recommended that the City consider supplementing existing separate programs with more comprehensive programs directed to specific target areas. As envisioned, the City, in conjunction with other agencies, residents and volunteer groups, churches, schools and businesses, could consider a more global effort to meet rehabilitation and beautification goals and objectives. In order to implement such programs, additional federal, state or private foundation grant resources would likely be necessary as well as coordination of available local (Redevelopment, Housing Authority, City) resources.

Each year, the Code Enforcement Division responds to thousands of complaints related to health and safety issues involving both single family and multi-family residential units, as well as proactively remediating problems. The City needs to continue to reduce blight and improve public health and safety. This includes augmented and improved code enforcement to remove abandoned, boarded up and unsafe structures, and remediate significant nuisance violations. During remediation actions, the City needs to continue to advise property owners of funding resources available to upgrade homes and apartments to include accessible features. There is also a continued need to balance positive incentives with penalties when implementing code enforcement. If persons are displaced, they need to continue to be provided with suitable replacement housing.

City crime awareness programs reduced the number of crimes in the City by 50% from 1994-1999. An advantage of City law enforcement programs is that they integrate positive education, literacy, gang and drug prevention, skills training, work experience, social service, and recreation elements into crime prevention programs. Community oriented and effective City programs, such as POP/Care Fresno, need to be continued and considered for more areas to make all neighborhoods safer. Safe neighborhoods stimulate private sector investments and promote community trust.

### **Housing and Community Development Strategy.**

Priorities. Priorities have been developed based on a need to positively impact as many low and very low income persons (renters, owners, large families, persons with special needs and the homeless) as possible. Priorities have also been shaped by input from the public and service providers. In some cases, a higher priority has been assigned because matching dollars or other resources become available if the City focuses upon a specific area of need. Because the need is so great and funding resources so small, the City must focus on actions that can address the most needs, or people in needs, in the most efficient and effective manner.

In Table 9, specific needs, priorities and projected community funding needs are described. The City cannot, by itself, address those needs. There is an urgent need for

---

community, private, public, and nonprofit organizations assistance, the acquisition of substantial new funding resources, and a reduction in area unemployment rates. The City has modified Table 9 from the previous Plan to reflect some of the information compiled in the 1999 AI and received during Plan consultations.

Some cost estimates have been adjusted upward to reflect inflation or correct previous under estimates that can be predicted more reliably based on actual costs between 1994 and Program Year 2000. The Table also reflects deductions for 1995-2000 year accomplishments (when accomplishments have exceeded new needs caused by population increases or other factors). Finally, some new needs data have been included.

The City has developed ten priority goals. These ten priorities were developed in the previous Plan and have been retained. Within each of these priority goals, the City is prioritizing programs and projects that: improve education, public awareness and understanding of issues; work to end discrimination; address cultural and language barriers and immigration issues; address income barriers (job skills, child care, transportation, life skills) and housing affordability; improve funding resources and strategies; improve the effectiveness of City policies, plans and programs; increase accessibility, and improve the number, efficiency or capacity of nonprofit housing construction and other service providers. The ten goals are:

- ◆ **New Construction of Affordable Housing.** Increase housing opportunities for very low- and low-income families especially those with five or more members.
- ◆ **Housing Rehabilitation and Acquisition.** Improve the available housing stock for low- and very low-income households.
- ◆ **Redevelopment and Relocation.** Provide increased housing opportunities and assistance for those displaced through either code enforcement or redevelopment.
- ◆ **Plan Improvements.** Monitor and update the City's General Plan and update the Housing Element and housing data as it pertains to development of affordable housing for very low- and low-income families. Continually improve all other City regulations and processes that affect housing access and affordability.
- ◆ **Public Facilities and Improvements.** Provide public facilities improvements to facilitate neighborhood revitalization.
- ◆ **Crime Awareness.** Provide funds to increase law enforcement services, primarily in CDBG target areas using the public services portion of the CDBG entitlement.

- ◆ **Emergency Shelter and Transitional Housing / Prevention of Homelessness / Permanent Housing for Homeless.** Continue to provide assistance for the homeless and those in danger of becoming homeless and improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.
- ◆ **External Support and Coordination of Services.** Depending on funding availability, continue to provide assistance to public agencies and nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children among others. Coordinate with public agencies providing job training, life skills training, lead poisoning prevention and remediation and other education programs that support the City's HCD strategies.
- ◆ **Economic Development and Redevelopment.** Provide economic development and employment opportunity programs using a variety of funding sources.
- ◆ **Effective Program Monitoring.** Establish a monitoring program for the Consolidated Plan and other housing activities.

### **HCD Goals and Strategies.**

The Four-Year strategy is the backbone of the City's Consolidated Plan. Within the context of established priorities, it includes among other priority needs a description of actions and programs to improve and increase housing opportunities for those in need and methods for coordinating those actions. It also provides concrete implementation and financing proposals. As Plan backbone, the Four-Year strategy must be flexible enough to adjust to changing needs and conditions, yet strong enough to keep plan components together and effective over the long term. The Plan components are the General Housing Plan, the Non-Housing Community Development Plan and the Anti-Poverty Plan.

General Housing Plan Strategy (GHP). One of the most problematic impediments to fair housing in Fresno is an inadequate supply of all types of housing stock. Of special concern is the lack of housing for large households, the need for more transitional and permanent supportive housing for persons with special needs and the under supply of safe, decent and affordable housing in all neighborhoods. The City is planning to continue its programs to increase its affordable housing supply. Through new construction, rehabilitation of existing housing stock, code enforcement, relocation and redevelopment,

loans, grants and subsidies to low income households, and education programs, the City will work to provide housing opportunities for all residents.

The GHP requires coordination among the City, the Housing Authority, the Fresno Redevelopment Agency (RDA), other public agencies, private and nonprofit organizations, and the community. Proper coordination serves the development community, and those who need housing and other amenities, by eliminating redundant activities thus reducing costs. Improved information flow helps customers find services, enables providers to become aware of and adjust to changes, permits agencies to share funding, and allows the most expert and efficient service provider(s) to assume service provision thus reducing unnecessary overhead and costs.

To this end, the City will continue to promote improved communication and coordination among service providers. The City will help to promote and support regional workshops on housing issues, participate in technical advisory groups, and local and regional collaboratives, and help to promote education programs for all who use or provide housing services.

The City, Housing Authority and RDA will increase new construction production and the rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector. They will use CDBG funds, HOME funds, tax increment 20% set aside funds, local, private and public sector grants, and other federal and state resources. The City will sponsor workshops designed to attract potential home builders and assist them with grant funding application processes.

At the same time, the City will continue to increase and improve outreach and education programs. Programs will be designed to reach private and nonprofit sectors and neighborhoods, especially those with a disproportionate number of low income minority and ethnic households living in overcrowded conditions. A strategy is to create partnerships among public agencies, private and nonprofit sectors and the community that foster civic pride, increase community interest and confidence in City programs, and trigger more investment in people and neighborhoods. CHDOs and other nonprofits who successfully demonstrate the ability to finance, construct and manage affordable housing projects will be offered incentives to construct more housing units.

The City Development Department will continue to work with developers and property owners to reduce development costs and encourage use of the density bonus, mixed density incentives and accessory dwelling provisions of the Zoning Code. The City will also continue to require that major development projects include affordable units. The intent is to increase the supply of new private constructed affordable housing by

stimulating the construction industry, and to spread affordable housing throughout new and older communities.

The City will continue to provide support for tax credit applications to ensure the availability of additional multi-family housing for low-income households. To improve opportunities for large families to obtain affordable housing, the City will continue to work, or coordinate, with the Consumer Credit Counseling Service of Central Valley, Inc., the Housing Authority, the Community Housing Council, the Fresno Rental Housing Association, the Fair Housing Council (FHC) and others in the establishment and implementation of a training and "certificate" program for both home buyers and tenants who want to become home buyers. Through coordination of a number of City education and loan assistance programs, the City will continue to assist large households with the acquisition of homes with three or more bedrooms.

A Plan objective is to continue to work toward universal accessibility in housing stock and all other public and private buildings. To this end, the City is continuing to require funding recipients to add features that improve accessibility and visitability consistent with state and federal laws, and encouraging them to exceed requirements by funding projects that exceed standards where appropriate.

The City will continue to review zoning ordinances and other development processes as they affect accessibility to housing including regulations that affect supportive housing for persons with disabilities or other special needs. The City will continue infrastructure improvement programs to reduce blight and equalize service delivery including the installation of accessibility ramps at intersections and other appropriate locations. The City will continue to remove architectural barriers in public buildings and implement its ADA transition and Section 504 needs' plans.

The City will continue to work to ensure that low income, minority and large households are not denied housing opportunities because of discriminatory attitudes or practices. The City will work with established nonprofits, such as the Fair Housing Council, Community Housing Leadership Board, Community Housing Council, Fresno Rental Housing Association, the Continuum of Care Collaborative and others to educate the private sector, public sector, families and individuals regarding fair housing rights and responsibilities. The City will financially support certain nonprofits who investigate, monitor and work to resolve housing discrimination problems and complaints.

More than 10,500 owner and renter occupied residential structures are in need of rehabilitation. Most of these units meet the definition of affordable housing. Some of the substandard and vacant units could, if rehabilitated, add to the existing affordable housing stock. In recognition of the need to provide safe, decent, sanitary and affordable housing,

the City will continue its programs to preserve and upgrade the quality of its housing stock. The City will continue to coordinate these programs with the Housing Authority, the RDA and builders, and maintain channels for ongoing community input on program processes and outcomes.

The City will continue four primary programs to improve the availability of affordable housing stock to very low- and low-income families: ongoing code enforcement to prevent units from becoming unsafe and, therefore, unlivable; facilitating construction of new units (both for rental and ownership opportunities) to replace units that must be demolished; providing gap financing assistance to potential renters, through CHDO projects, and/or purchasers; and rehabilitating existing units to maintain their viability and availability in the market.

Programs will be administered by the City or RDA and funded with HOME, CDBG, RDA 20% set aside, and other resources as they become available. (The law requires that the RDA set aside 20% of its tax increment revenues for housing projects.) Programs will be targeted to low interest rehabilitation and repair loans for low and moderate income homeowners and for rental properties where 70% or more of the households possess incomes of 80% or less of the median income. The City's Downpayment Assistance Program received a HUD Best Practices Award in 1999.

Appropriate use of the redevelopment process provides an opportunity to revitalize economic conditions, provide new jobs and facilitate development of affordable housing in the urban core of the City where infrastructure and services already exist. Housing in this area is particularly important due to its potential to complement economic redevelopment plans and programs and because of the under supply of safe, decent and sanitary housing. Because redevelopment processes generally emphasize programs to stimulate business activity and provide more jobs, it is important to ensure that housing elements receive similar attention.

Once a redevelopment area is established, any increases in property tax revenue derived from increases in property values (tax increments) are returned to the RDA rather than retained and distributed by the County. The law requires that the RDA set aside 20% of its tax increment revenues for housing projects. The RDA previously contracted with the City HNR to implement its housing programs. The RDA assumed this function in April 2000. The RDA is currently developing a more effective process for streamlined and timely use of RDA housing set aside funds. The process will ensure that the RDA provides housing, for low and moderate income families, in a timely fashion.

Through this plan, the City and Redevelopment Agency will continue to manage code enforcement and redevelopment caused relocations in a manner that ensures that



households are provided with better housing opportunities.

**Non-Housing Community Development Plan.** This plan addresses the supportive infrastructure that makes communities safe and liveable. The two priority goals are to (1) provide public facilities' improvements to facilitate neighborhood revitalization, and (2) provide higher levels of crime awareness and law enforcement services primarily in CDBG eligible areas.

The continued development and maintenance of affordable housing is dependent upon viable and appropriate infrastructure improvements. Adequate water, sewer, street, transit, fire, police, drainage, street lighting, recreational facilities and services are not only critical to establishing and maintaining viable neighborhoods but to improving the overall quality of life within the community. The City will engage in continuing upgrade of blighted and underdeveloped areas. The focus will be placed upon facilities and services in CDBG eligible areas. Funding sources may include: CDBG, Measure C, gas tax, SB 325 revenues (bicycle and pedestrian funds), federal Transportation Enhancement Act funds, and other sources.

People need and desire safe neighborhoods. Unsafe neighborhoods repel private investment, and cause more affluent residents to abandon them. These problems destabilize neighborhoods and undermine small businesses. Businesses also avoid locating in unsafe areas. As a result, fewer jobs are available in areas where people have the lowest income and can least afford transportation to distant job locations.

In 1993, City crime statistics suggested that the City was in crisis. In response to this problem, the City acted to institute community oriented policing strategies. This approach required that the City reduce its emphasis on traditional concepts of crime driven law enforcement. Instead, emphasis is, and will continue to be, placed on crime awareness, prevention and education. Community residents, officers, churches, community groups and schools are coordinating with the City on crime awareness programs. It should be noted that the number of service calls in CDBG areas has not decreased substantially. However, there is a positive change in the nature of calls received. For example, in a recent week, three barking dog complaints were received from a district whose previous focus had been gunshot reports. The POP program earned a HUD Best Practices Award in 1999. As Table 11 indicates, program results have been positive and dramatic.

### **Anti-Poverty Plan.**

In January 2000, the City's unemployment rate was 13.6%. The single most important reason households cannot find or maintain suitable housing is income. A successful strategy to decrease poverty must include improvements to the City's economic health.

Improved economic health is accompanied by more and better paying jobs and increased property tax revenues to agencies that provide services. In this environment, fewer persons need public assistance to maintain homes and meet the basic needs of their families.

Jobs and increased income stabilize families. Self-sufficiency fosters optimism and feelings of well being. City resources become available to focus on needs that cannot be resolved with jobs or adequately addressed because overall needs are too great.

To substantially reduce poverty, the recruitment of new businesses and support for existing businesses, coupled with life and job skills training, is essential. Providing healthy businesses that provide jobs is considered the single most important way to provide affordable housing opportunities in this City. The City's anti-poverty strategy focuses on economic development. At the same time, it includes strategies to create a safety net for those who are currently homeless or threatened with homelessness, those who are not yet prepared for jobs, and those who cannot become completely self sufficient because of physical or mental disabilities.

The four priority goals of the Anti Poverty Plan are: (1) to provide emergency shelter, transitional housing, permanent supportive housing and services to the homeless and to act to prevent homelessness; (2) depending on funding availability, to continue to provide assistance to nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children among others; (3) to coordinate economic and employment development programs with the County Human Services System (CALWORKS and other employment programs), local secondary school, community college and university employment training programs, and other programs to ensure that job training prepares unemployed residents for the types of jobs that will be created and that unemployed persons develop the job and life skills needed to find and maintain employment; and (4) to provide economic and employment development programs using a variety of local, state and federal resources, Enterprise Zone incentives, and/or other funding sources.